

FIRST REGULAR SESSION

HOUSE BILL NO. 896

91ST GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVES FRASER AND LEVIN (Co-sponsors).

Read 1st time February 28, 2001, and 1000 copies ordered printed.

TED WEDEL, Chief Clerk

2169L.011

AN ACT

To amend chapter 379, RSMo, by adding thereto one new section relating to automobile insurance discounts for persons fifty-five years of age and older.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Chapter 379, RSMo, is amended by adding thereto one new section, to be
2 known as section 379.202, to read as follows:

**379.202. 1. Any rates, rating schedules, or rating manuals for the liability, personal
2 injury protection, and collision coverages of a motor vehicle insurance policy submitted to
3 or filed with the director of the department of insurance shall provide for an appropriate
4 reduction in premium charges as to such coverages when:**

**5 (1) The principal operator on the covered vehicle is an insured fifty-five years of
6 age or older; and**

**7 (2) Such operator successfully completes a motor vehicle accident prevention course
8 approved by the division of motor vehicle and driver licensing of the department of
9 revenue.**

**10 2. The premium reduction required by this section shall be effective for a three-
11 year period after successful completion of an approved course. Such period shall begin on
12 the date the insured receives the certificate described in subsection 3 of this section.**

**13 3. Any organization offering an approved course shall issue a certificate to each
14 person who successfully completes such approved course. Each such person shall use the
15 certificate to qualify for the premium discount required by this section. Each participant
16 shall take an approved course every three years to continue to be eligible for the reduction
17 in premiums provided by this section.**

18 4. No insurer shall be required to give a premium reduction pursuant to this section

19 **unless such reduction is actuarially sound. Any premium reduction given by an insurer**
20 **pursuant to this section shall be presumed appropriate unless creditable data demonstrates**
21 **otherwise. The insurer may also require, as a condition of providing and maintaining the**
22 **premium reduction required by this section, that the insured shall not be involved in an**
23 **accident in which the insured is at fault during the three-year period described in**
24 **subsection 2 of this section.**

25 **5. This section shall not apply in the event that a court or other governmental entity**
26 **has recommended, mandated or otherwise specified that such approved course be taken.**

27 **6. No rule or portion of a rule promulgated pursuant to this section shall take effect**
28 **unless it has been promulgated pursuant to chapter 536, RSMo.**